

Bank of China Limited, Bangkok Branch

Interest Rates for Bill of Exchange (B/E) THB Currency (% p.a.)

Effective from 5 January 2012

| Bill of Exchange Tenor | Type of Customer | | | | |
|------------------------|------------------|------------------|-----------------------------|---------------------|--------------|
| | Individuals | Juristic Persons | Non-profit Juristic Persons | Government Agencies | Institutions |
| 1 Month | 2.50 | 2.50 | 2.50 | 2.50 | 2.50 |
| 3 Months | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| 6 Months | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| 12 Months | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |

Conditions of Interest Payment

1. The minimum amount of B/E is THB200,000.
2. The Bank uses the following formula for interest calculation and the amount of money to be received. The Bank uses 365 days for interest calculation.

$$\text{Interest of Bill of Exchange} = \frac{\text{Face Value} \times \text{Interest Rate (\%)} \times \text{Number of Days}}{365}$$

$$\text{Total amount of money to be received} = \text{Face Value} + \text{Interest} - \text{Withholding Taxes}$$

3. The bank will not pay interest on B/Es which are redeemed before the maturity date unless the B/E has been purchased for more than 3 months. This excludes those B/Es which are normally redeemed with a maturity date of 1 month.
4. Interest will be paid on maturity date as stated on the face of the B/E. In the event the B/E is redeemed before the maturity date, the interest shall be paid at the rate of savings account announced by the bank only if the B/E has been held for a period of more than 3 months from the date of issue of the B/E.
5. If the maturity date is a bank holiday, redemption will be made on the following working day, and the Bank will pay interest as specified in the B/E on the due amount that took place on the holiday.
6. The Bank has the safekeeping service of B/E for the customers without any fees and service charges.
7. Subject to the approval by the General Management, the Bank may pay interest at a higher rate than announced rates to customers holding deposits in large sums or with the potential to use other available facilities of the Bank.
8. Holders of B/E are considered as the Bank's creditors. Therefore, both principal and interest of B/Es are not covered by the Deposit Protection Agency, which comes under the Deposit Protection Agency Act B.E. 2551.



Authorized Signature.....

(Mr. Che Jun)

General Manager

Announcement Date: 4 January 2012